

Business results of Slovenská sporiteľňa as of 31 March 2026

Selected lines of Consolidated Statement of Income (unaudited data)

EUR tis.	31.3.2025	31.3.2026	change (%)	change
Net interest income	151,494	173,399	14.5%	21,905
Net fee and commission income	58,890	66,143	12.3%	7,253
Net trading result	5,198	6,128	17.9%	930
Gains/losses from financial instruments measured at fair value through profit or loss	955	3,078	222.3%	2,123
Operating expense	(93,990)	(97,988)	4.3%	(3,998)
Net impairment loss on financial instruments	(20,384)	(23,047)	13.1%	(2,663)
Other operating result	-	(388)	-	(388)
Pre-tax profit from continuing operations	102,699	128,009	24.6%	25,310
Taxes on income	(34,182)	(40,264)	17.8%	(6,082)
Net result for the period	68,517	87,745	28.1%	19,228
Net result attributable to non-controlling interests	(3)	5	(266.7%)	8
Net result attributable to owners fo the parent	68,520	87,740	28.1%	19,220
Operating income	217,207	249,442	14.8%	32,235
Operating expense	(93,990)	(97,988)	4.3%	(3,998)
Operating result	123,217	151,454	22.9%	28,237

Selected lines of Consolidated Balance sheet (unaudited data)

EUR tis.	31.3.2025	31.3.2026	change (%)	change
Assets				
Cash and cash balances	1,851,145	844,265	(52.2%)	(966,880)
Derivatives	15,612	8,290	(46.9%)	(7,322)
Equity instruments	21,345	19,238	(9.9%)	(2,107)
Debt securities	4,911,324	5,376,752	9.5%	465,428
Loans and advances to banks	24,132	65,010	169.4%	40,878
Loans and advances to customers	19,128,567	20,411,156	6.7%	1,282,589
Finance lease receivables	357,578	356,350	(0.3%)	(1,228)
Hedge accounting derivatives	31,870	21,506	(32.5%)	(10,364)
Trade and other receivables	156,779	195,813	24.9%	39,034
Total assets	26,877,770	27,777,105	3.3%	899,335
Liabilities and equity				
Derivatives	14,723	6,902	(53.1%)	(7,821)
Deposits from banks	250,203	266,142	6.4%	15,939
Deposits from customers	18,773,477	19,439,854	3.5%	666,377
Debt securities in issue	5,046,914	5,428,740	7.6%	381,826
Hedge accounting derivatives	26,708	31,140	16.6%	4,432
Total liabilities	24,539,576	25,548,636	4.1%	1,009,060
Equity attributable to owners of the parent	2,336,249	2,226,546	(4.7%)	(109,703)
Total equity	2,338,194	2,228,469	(4.7%)	(109,725)
Total liabilities and equity	26,877,770	27,777,105	3.3%	899,335

Key ratios (consolidated)

	31.3.2025	31.3.2026
Return on equity (ROE)	11.22%	15.15%
Return on assets (ROA)	1.04%	1.25%
Net interest margin (on interest bearing assets)	2.54%	2.64%
Cost income ratio	43.27%	39.28%
Capital adequacy – according to NBS requirements	20.97%	20.87%

Selected indicators of banking activities

	31.12.2025	31.3.2026	change
Number of employees	3,642	3,602	(1.1%)
Number of customers (in thousand)	1,824	1,807	(0.9%)
Number of payment cards issued (in thousand)	1,909	1,927	0.8%
Number of users in internet banking services (in thousand)	1,397	1,407	0.7%
Number of ATMs	752	749	(0.4%)
Number of branches	140	130	(7.1%)

Slovenská sporiteľňa

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